

03292.101250.

## PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
MARJORIE F. ZARIN ET AL. )  
Application No.: 10/082,171 )  
Filed: February 25, 2002 )  
For: METHOD AND APPARATUS )  
FOR PROVIDING PRE-EXISTING :  
AND PROSPECTIVE )  
CUSTOMERS WITH :  
AN IMMEDIATELY )  
ACCESSIBLE ACCOUNT :  
Examiner: James A. Kramer  
TC/Art Unit: 3693  
Confirmation No.: 8691  
June 23, 2009

Mail Stop: **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## AMENDMENT

Sir:

In response to the Office Action dated March 23, 2009, the Examiner is respectfully requested to amend the above-identified application as follows:

- Amendments to the claims are presented in the listing starting on page 2; and
  - Remarks are presented starting on page 12.